

Figure 3
OVERALL METHOD

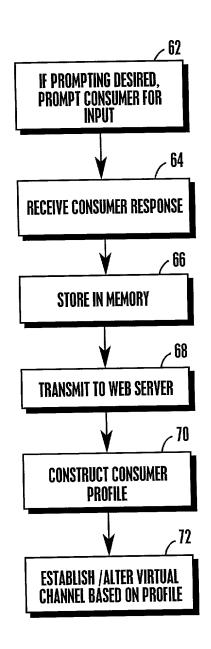
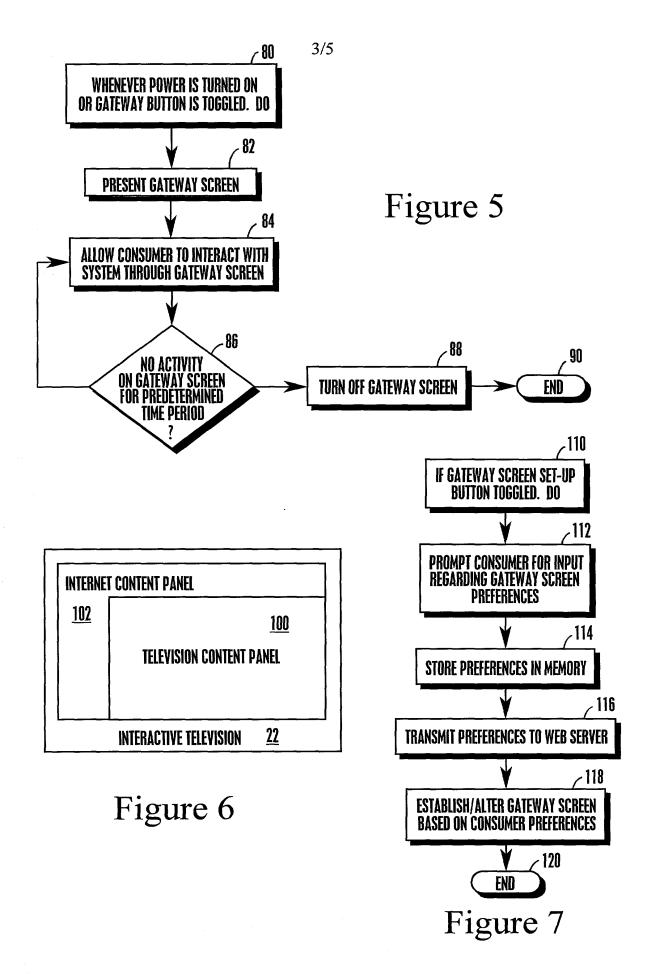


Figure 4
ESTABLISHING CONSUMER
PROFILE



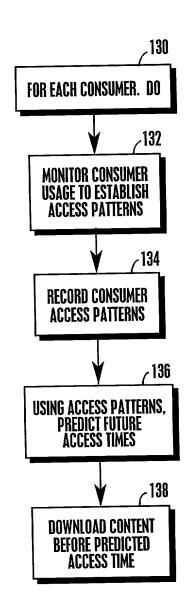


Figure 8

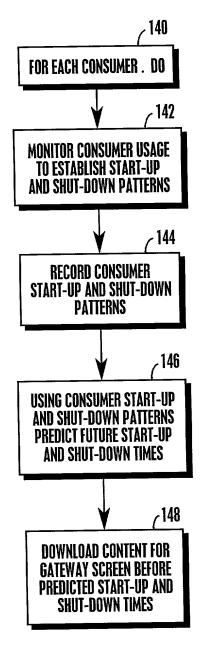


Figure 9

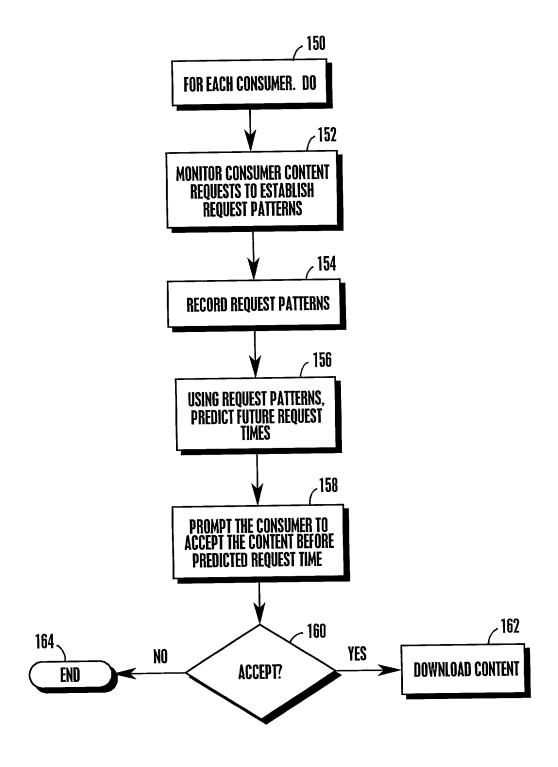


Figure 10